

Amendments to the Claims: This listing of claims will replace all prior versions, and listings, of claims in the application

Listing of Claims:

1. (Currently Amended) A method of processing a cashless payment transaction comprising:
 - a) obtaining at an audit-credit-interactive system a plurality of card identification data;
 - b) performing a first attempt at a remote transaction authorization for the cashless payment transaction;
 - ~~b)c)~~ attempting at least one remote selectively performing either another attempt at the remote transaction authorization for the cashless payment transaction;
 - ~~c)~~ performing or a local transaction authorization test for the cashless payment transaction, after failure of the at least one remote transaction authorization attempt responsive to a number of previously unsuccessful attempts to remotely authorize the cashless payment transaction exceeding a threshold number; and
 - d) authorizing a vending transaction responsive to the local transaction authorization test when the threshold number is exceeded.
2. (Currently Amended) The method of processing ~~a~~ the cashless payment transaction in accordance with claim 1, wherein said performing of the local transaction authorization test further comprises:
 - a) performing a card identification validity test on said plurality of card identification data;
 - b) performing a CARD USAGE FREQUENCY LIMIT test; and
 - c) performing a test of said plurality of card identification data against a plurality of local databases; and
 - d) updating said plurality of local databases.

3. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim 1, wherein ~~attempting said performing of the other attempt at the at least one~~ remote transaction authorization comprises:

- a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is a current iteration of an authorization routine; ~~and~~
- b) comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; ~~and~~
- e) attempting ~~one of the at least one~~ remote transaction authorization if the CURRENT AUTHORIZATION ATTEMPT does not equal the LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

4. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim 3, wherein ~~said comparing of said CURRENT AUTHORIZATION ATTEMPT to a said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER~~ further comprises:

- a) ~~setting a LOCAL AUTHORIZATION FLAG to invoke entry into said local authorization routine when said CURRENT AUTHORIZATION ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or~~
- b) initiating communication with a remote location to obtain authorization for said cashless payment transaction.

5. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim 1, wherein ~~attempting said performing of the at least one other attempt at the~~ remote transaction authorization includes determining if a remote location to obtain an authorization approval for ~~authorizing said~~ cashless payment transaction is able to authorize said cashless payment transaction.

6. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim 1, wherein ~~attempting said performing of the other attempt at the at least one~~ remote transaction authorization includes determining if a remote location to obtain an authorization approval for said cashless payment transaction is available.

7. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim 1, wherein said plurality of card identification data includes data from at least one of the following data sources:

- a credit card;
- a magnetic card;
- a wireless phone;
- a personal digital assistant PDA;
- a private label card;
- a smart card;
- a hotel room key card;
- a radio frequency RFID device; or
- a plurality of biometric data.

8. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim 2, wherein said performing a-of the card identification validity test comprises:

- determining if said card identification data is expired based on date; or
- determining if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

9. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim 1, wherein said performing a-of the other attempt at the remote transaction authorization ~~test~~ includes communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

10. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 2, wherein the performing of thea local transaction authorization test further comprises:

- a) determining a CARD USAGE FREQUENCY of said plurality of card identification data, wherein said CARD USAGE FREQUENCY is ~~the~~a number of times said plurality of card identification data has been presented for authorization in a predetermined time period; and
- b) comparing said CARD USAGE FREQUENCY to a CARD USAGE FREQUENCY LIMIT.

11. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 10, wherein said performing of said CARD USAGE FREQUENCY LIMIT test includes communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

12. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 1, wherein a plurality of local databases are resident at said audit-credit-interactive system.

13. (Currently Amended) The method of ~~performing a~~processing the local transaction ~~authorization test~~cashless payment transaction in accordance with claim 2, wherein said performing a~~of the~~ test of said plurality of card identification data against said plurality of local databases further comprises:

determining if said plurality of card identification data is included in said plurality of local databases.

14. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 13, wherein said determining if said plurality of card identification data is included in said plurality of local databases includes determining if said plurality of card identification data is in at least one of the following types of databases:

- a) a positive-database; or
- b) a negative-database.

15. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 2, wherein said performing tests of the test of said plurality of card identification data against ~~a~~the plurality of local databases includes data communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

16. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 14, wherein said updating of said plurality of local databases further comprises:

- a) adding said card identification data to said positive-database when ~~said a~~ cashless payment transaction authorization request is approved;
- b) adding said card identification data to said negative-database when said cashless payment transaction authorization request is denied;
- e) removing said card identification data from said positive-database when ~~a~~the data communication with a remote location results in said cashless payment transaction authorization request being denied; or
- d) removing said card identification data from said negative-database when ~~a~~the data communication with ~~a~~the remote location results in said cashless payment transaction authorization request being approved.

17. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 1, further comprising:

- a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is ~~the a~~ current iteration of ~~the a~~ local authorization routine;
- b) comparing said CURRENT AUTHORIZATION ATTEMPT to a MAXIMUM AUTHORIZATION ATTEMPT LIMIT; and
- e) declining the cashless payment transaction if said CURRENT AUTHORIZATION ATTEMPT equals said MAXIMUM AUTHORIZATION ATTEMPT LIMIT.

18. (Currently Amended) A method of processing a cashless payment transaction comprising:
- a) obtaining at an audit-credit-interactive system a plurality of card identification data;
 - b) setting a local authorization flag after a predetermined number of unsuccessful attempts to remotely~~iterations to~~ authorize said cashless payment transaction;
 - c) performing either an attempt at the remote transaction authorization for the cashless payment transaction responsive to the local authorization flag not being set or a local transaction authorization test for the cashless payment responsive to the determining if said local authorization flag is~~being~~ set;
 - d) repeating at least steps (b) and (c) responsive to an unsuccessful attempt to remotely authorize said cashless payment transaction~~if said authorization flag is not set, attempting a remote transaction authorization; and~~
 - e) ~~if said local authorization flag is set, performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data; and~~
 - f) authorizing said cashless payment transaction ~~based on~~responsive to said local transaction authorization test when the local authorization flag is set.
19. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 18, wherein said plurality of card identification data includes data from at least one of the following data sources:
- a credit card;
 - a magnetic card;
 - a wireless phone;
 - a personal digital assistant PDA;
 - a private label card;

- a smart card;
- a hotel room key card;
- a radio frequency RFID device; or
- a plurality of biometric data.

20. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system of a local authorization of said plurality of card identification data further comprises:

- a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is a current iteration of said local transaction authorization test; and
- b) comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

21. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 20, wherein said comparing of said CURRENT AUTHORIZATION ATTEMPT to a the LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises at least one of:

- a) setting a the LOCAL AUTHORIZATION FLAG to invoke entry into said a local authorization routine when said CURRENT AUTHORIZATION ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or
- b) initiating communication with said a remote location to obtain an authorization approval for said cashless payment transaction.

22. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system of a local transaction authorization test of said plurality of card identification data includes performing at least one of the following:

- determining if said card identification data is expired based on date; or
- determining if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

23. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system of a local transaction authorization test of said plurality of card identification data includes communicating with ~~said a~~ remote location to obtain an authorization approval for said cashless payment transaction.

24. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system of a local transaction authorization test of said plurality of card identification data further comprises:

a)- determining a CARD USAGE FREQUENCY of said plurality of card identification data, wherein said CARD USAGE FREQUENCY is ~~the a~~ number of times said plurality of card identification data has been presented for authorization in a predetermined time period; and

b)- comparing said CARD USAGE FREQUENCY to ~~said a~~ CARD USAGE FREQUENCY LIMIT.

25. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system of a local transaction authorization test of said plurality of card identification data further comprises:

performing a test of said plurality of card identification data against a plurality of local databases, wherein said plurality of local databases are resident at said audit-credit-interactive system.

26. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 25, wherein said performing ~~a~~of the test of said plurality of card identification data against ~~a~~the plurality of local databases further comprises:

determining if said plurality of card identification data is included in said plurality of local databases.

27. (Currently Amended) The method of processing ~~a~~the cashless payment transaction in accordance with claim 26 wherein said determining if said plurality of card identification data is

included in said plurality of local databases includes determining if said plurality of card data is in at least one of the following types of databases:

a)-a positive-database; or

b)-a negative-database.

28. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 27, ~~wherein further comprising:~~ updating said plurality of local databases ~~further comprises~~ including at least one of:

a)- adding said card identification data to said positive-database when said ~~a~~ cashless payment transaction authorization request is approved;

b)- adding said card identification data to said negative-database when said cashless payment transaction authorization request is denied;

c)- removing said card identification data from said positive-database when a communication with said ~~a~~ remote location results in said cashless payment transaction authorization request being denied; or

d)- removing said card identification data from said negative-database when a the communication with said remote location results in said cashless payment transaction authorization request being approved.

29. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system of a local transaction authorization test of said plurality of card identification data further comprises:

a)- determining if a MAXIMUM AUTHORIZATION ATTEMPTS LIMIT ~~has been~~ is reached.

30. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 29, wherein said determining if the MAXIMUM AUTHORIZATION ATTEMPTS LIMIT ~~has been~~ is reached further comprises:

- a)- determining a CURRENT AUTHORIZATION ATTEMPT wherein, said CURRENT AUTHORIZATION ATTEMPT is a current iteration of ~~said a~~ local authorization routine; and
- b)- comparing said CURRENT AUTHORIZATION ATTEMPT to said MAXIMUM AUTHORIZATION ATTEMPTS LIMIT.

31. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 18, wherein said authorizing ~~selectively of~~ said cashless payment transaction ~~further comprises:~~

determining if said cashless payment transaction received an authorization approval from the ~~step of performing at said audit credit interactive system~~ local transaction authorization test ~~of for~~ said plurality of card identification data.

32. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 31, wherein said determining if said cashless payment transaction received an the authorization approval from the ~~step of performing at said audit credit interactive system~~ the local transaction authorization test ~~of for~~ said plurality of card identification data ~~further comprises:~~

communicating with ~~said a~~ remote location to obtain a second authorization approval from said remote location for said cashless payment transaction when said cashless payment transaction has received an the authorization approval from the ~~step of performing at said audit credit interactive system~~ the local transaction authorization test ~~of for~~ said plurality of card identification data.

33. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 18, wherein further comprising:

settling said cashless payment transaction ~~further comprises:~~ including batching into a single batch a plurality of said cashless payment transactions.

34. (Currently Amended) The method of processing a the cashless payment transaction in accordance with claim 18, wherein further comprising:

settling said cashless payment transaction ~~further comprises~~including processing said cashless payment transaction in ~~the~~an international currency of origin.

35. (Currently Amended) The method of processing a ~~the~~ cashless payment transaction in accordance with claim ~~18~~23, wherein said remote location is at least one of the following:

- a credit bureau;
- a processing bureau; or
- a host network center.

36. (Canceled)